FIG. 1

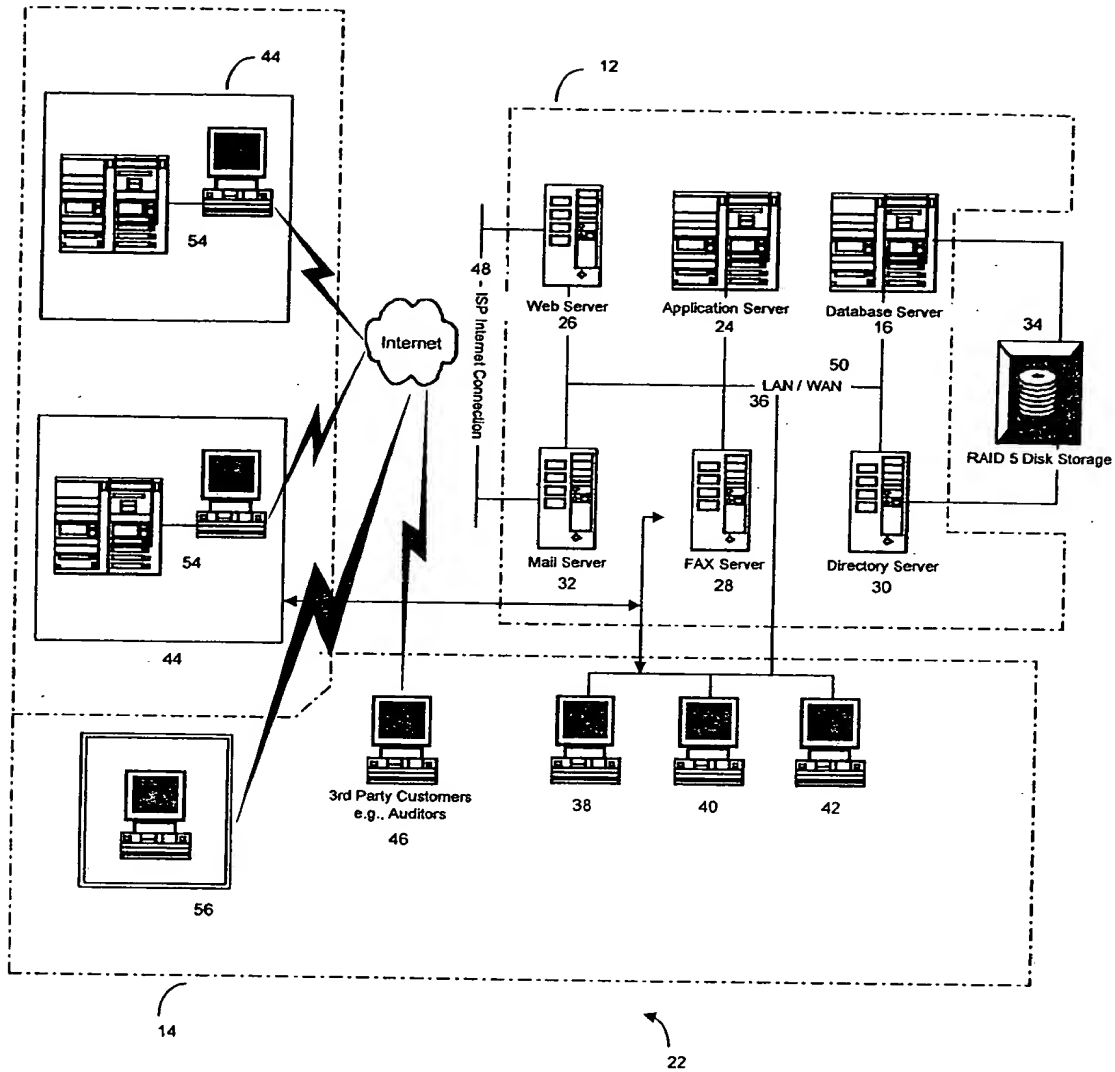


FIGURE 2

FIGURE 3

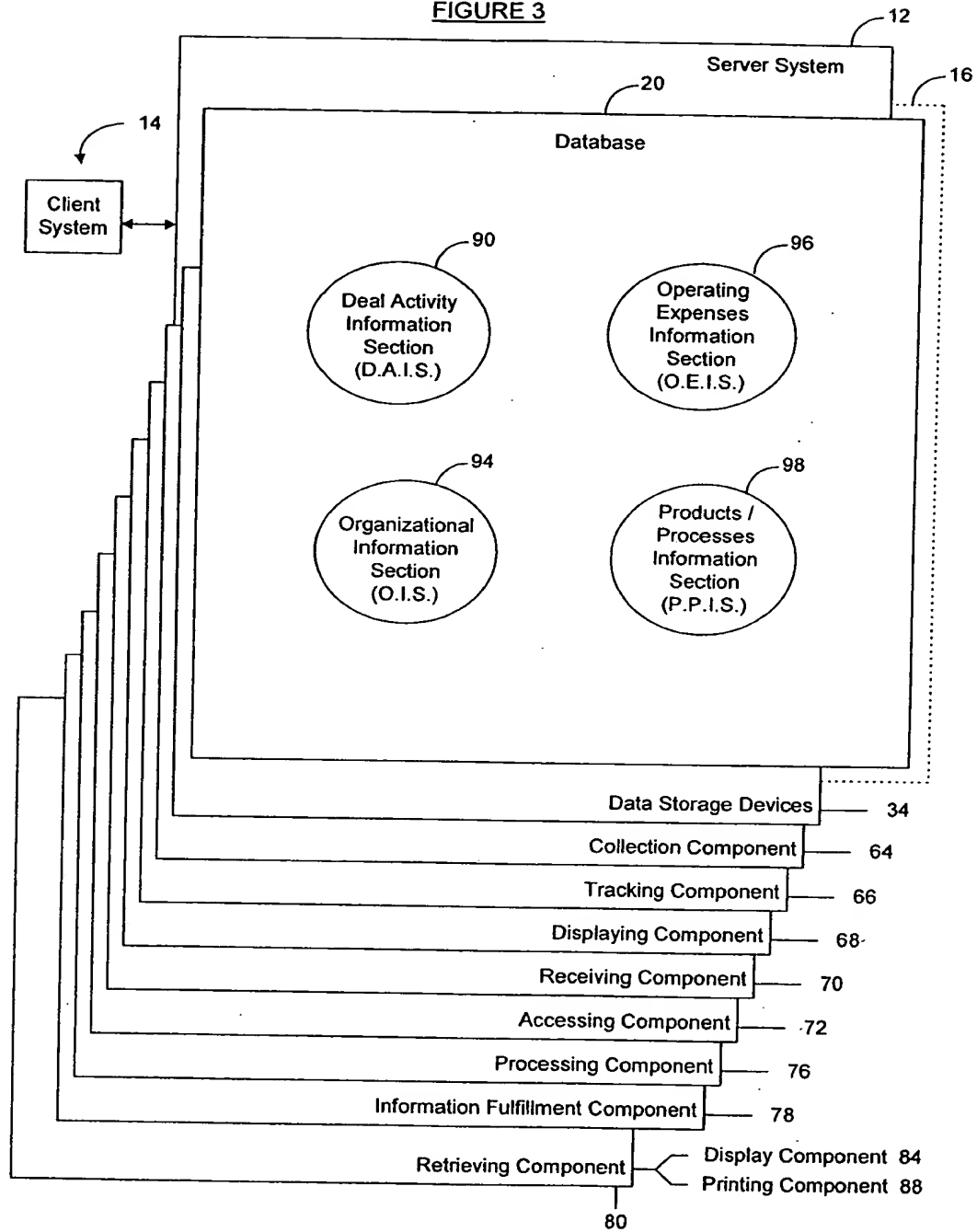


FIGURE-4

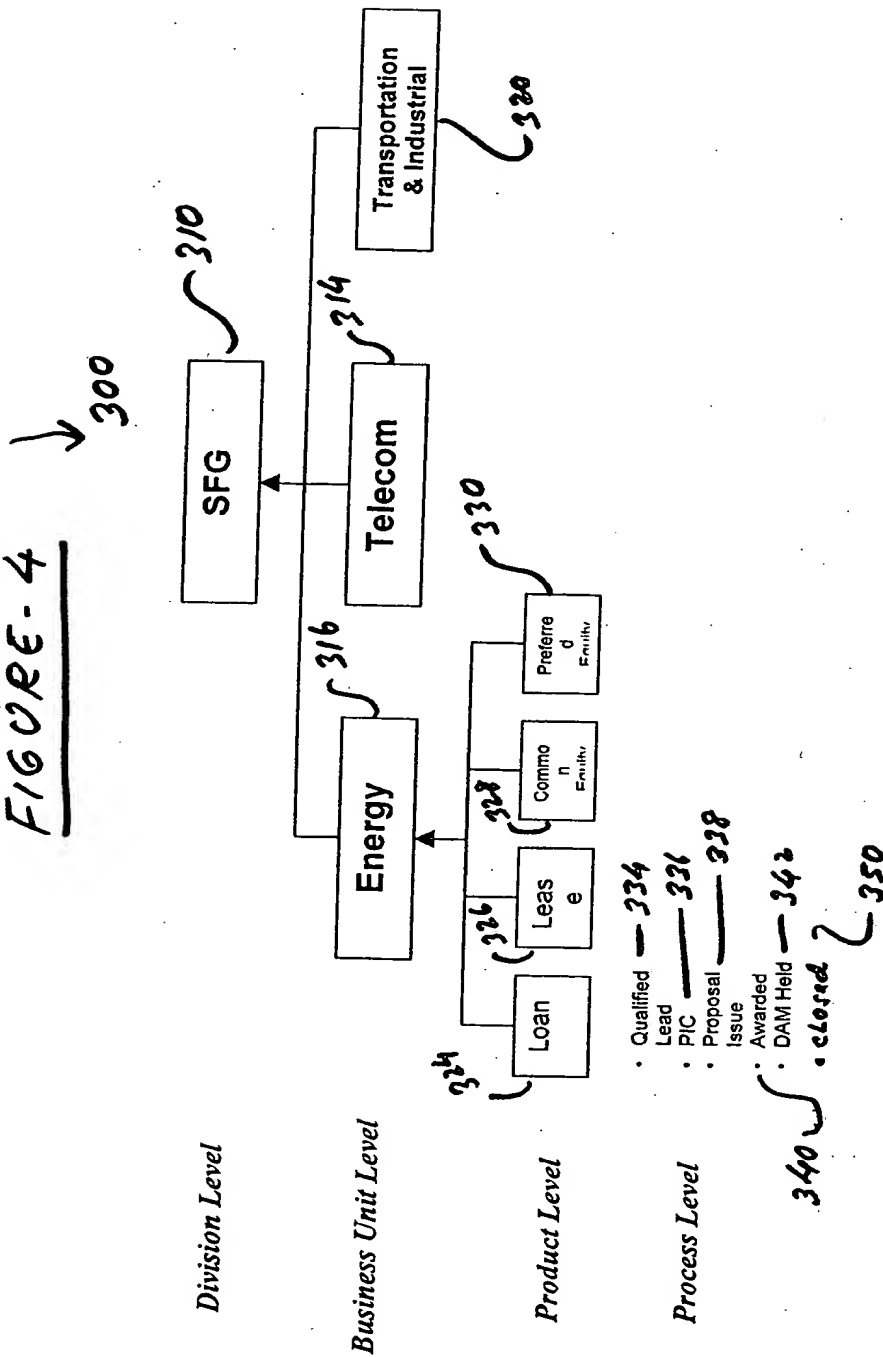


FIGURE-6

432 → 420

Loans

Average Cycle Time		
I&L	Telecom	Energy
63	73	80
89%	84%	80%

QLtoClose
Complexity Index

440

Lease

Average Cycle Time		
I&L	Telecom	Energy
107	64	210
152%	74%	208%

QLtoClose
Complexity Index

428

Common Equity

Average Cycle Time		
I&L	Telecom	Energy
53	88	84
75%	101%	84%

QLtoClose
Complexity Index

Equity

Average Cycle Time		
I&L	Telecom	Energy
71	148	122
101%	170%	121%

QLtoClose
Complexity Index

Total Business Unit

Average Cycle Time		
I&L	Telecom	Energy
70	87	101
100%	100%	100%

QLtoClose
Complexity Index

434

424

FIGURE-7

460

464

504

Complexity Index (QL-CL Cycle)	Loan	89%	Division Level	Loan Total
# of CL	42	19	506	29
Lead and terminated	8	2	19	29
# of PLS	17	4	11	32
PL and terminated	17	4	11	32
# of issued proposals	2	2	5	9
Issued and terminated	2	2	5	9
# awarded for credit request	1	0	2	3
Awarded and terminated	1	0	2	3
# of DAMs	3	1	9	13
DAM and terminated	3	1	9	13
# approved	4	0	5	9
Approved and terminated	4	0	5	9
Close	8	8	20	29

# of CL	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323
Lead and terminated	\$ 8,796	\$ 8,796	\$ 8,796	\$ 8,796
# of PLS	\$ 38,532	\$ 38,532	\$ 38,532	\$ 38,532
PL and terminated	\$ 94,534	\$ 94,534	\$ 94,534	\$ 94,534
# of issued proposals	\$ 21,034	\$ 60,474	\$ 21,166	\$ 22,669
Issued and terminated	\$ 51,551	\$ 51,551	\$ 51,551	\$ 51,551
# awarded for credit request	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,405
Awarded and terminated				
# of DAMs				
DAM and terminated				
# approved				
Approved and terminated				
Close				

492

494

490

470

480

484

FIGURE 8

520

Loan

	HQ Level	Board Level	Division Level	Total Costs
# of Loans	\$ 787,893	\$ 183,231	\$ 1,300,939	\$ 2,272,063
# of PICS	\$ 307,867	\$ 70,370	\$ 457,402	\$ 835,638
# of Issued Proposals	\$ 693,576	\$ 154,128	\$ 1,579,812	\$ 2,427,516
# Awarded for Credit Request	\$ 1,512,541	\$ 189,068	\$ 3,403,217	\$ 5,104,825
# of DAM Held	\$ 315,516	\$ 120,948	\$ 719,639	\$ 1,156,102
# Approved	\$ 618,618	\$ 51,551	\$ 1,288,787	\$ 1,958,956
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Unit Cost per Close Deal	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,222
Total Cost per Close Deal	\$ 529,501	\$ 769,295	\$ 437,490	\$ 474,314
Total Costs:				
Close Deals	\$ 1,862,167	\$ 272,210	\$ 4,658,048	\$ 6,792,425
Dead Deals	\$ 2,373,842	\$ 497,085	\$ 4,091,748	\$ 6,962,675
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Dead deals % of Total Costs	56%	65%	47%	51%
Hit Rates (DAM Held to Close)	53%	50%	59%	57%

Total Costs

524

Unit Cost per Close Deal

510

Total Cost per Close Deal

562

Total Costs:

564

Close Deals

566

Dead Deals

568

Total Costs

570

Dead deals % of Total Costs

572

Hit Rates (DAM Held to Close)

572

546

530

548

540

FIGURE - 9

580

1999 T&I Operating Cost for Loans by Process

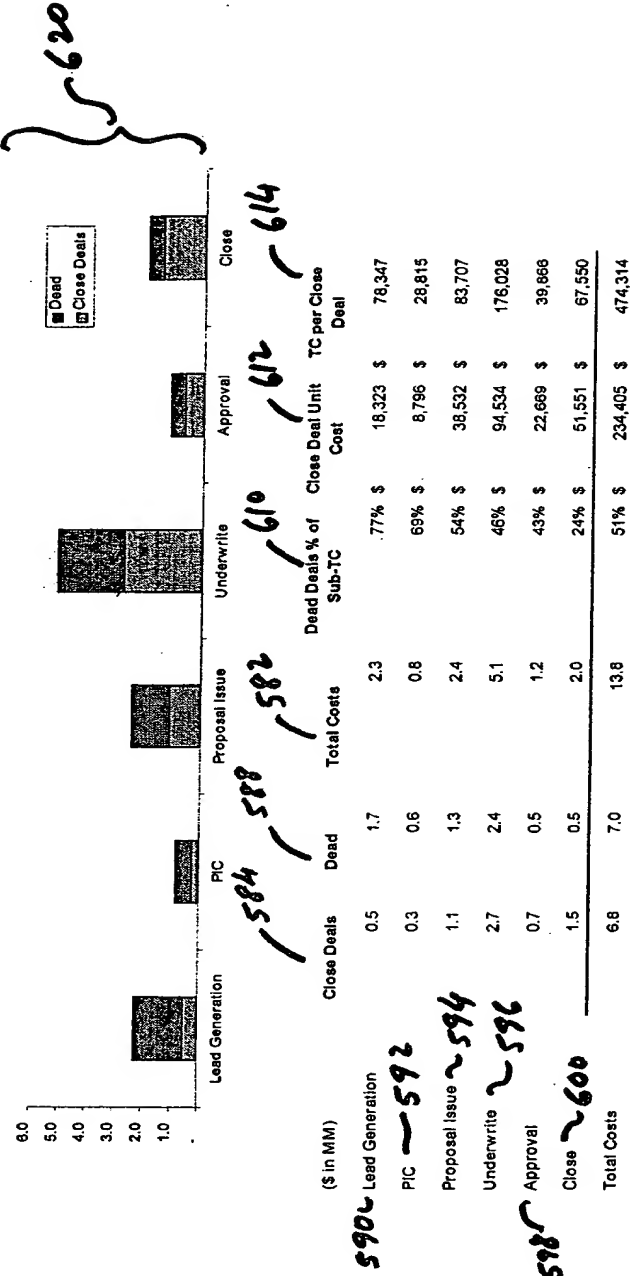
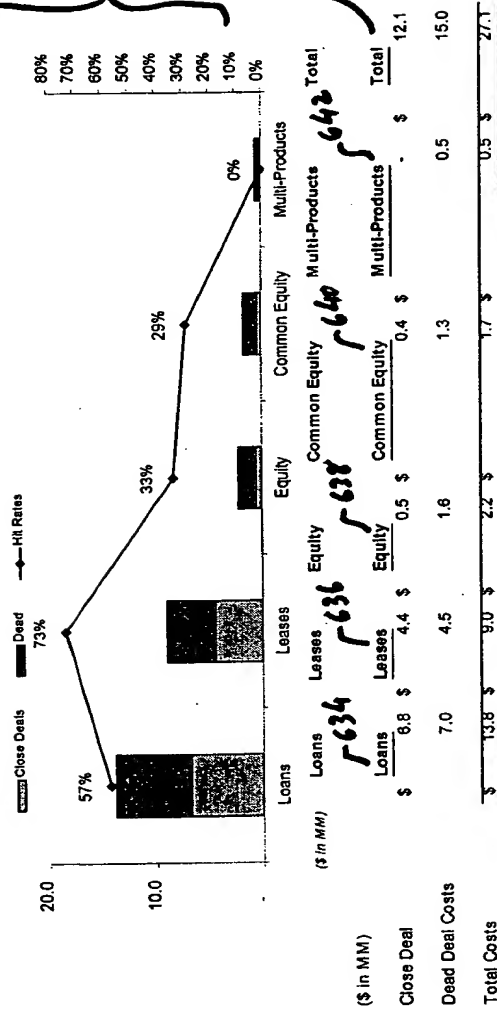


FIGURE 10 630

1999 T&I Operating Cost by Product



650

652

654

656

Dead Deals % of Sub-TC	Hit Rate (DAM to Close)	Close Deal Unit Cost	TC per Close Deal
51%	73%	\$ 234,222	\$ 474,314
57%	73%	\$ 403,084	\$ 815,315
76%	33%	\$ 281,834	\$ 1,083,511
76%	29%	\$ 199,093	\$ 840,785
100%	0%	\$ #DIV/0!	\$ #DIV/0!
55%	55%	\$ 276,090	\$ 815,898

FIGURE - 11

1999 T&I Operating Cost for All Products by Process

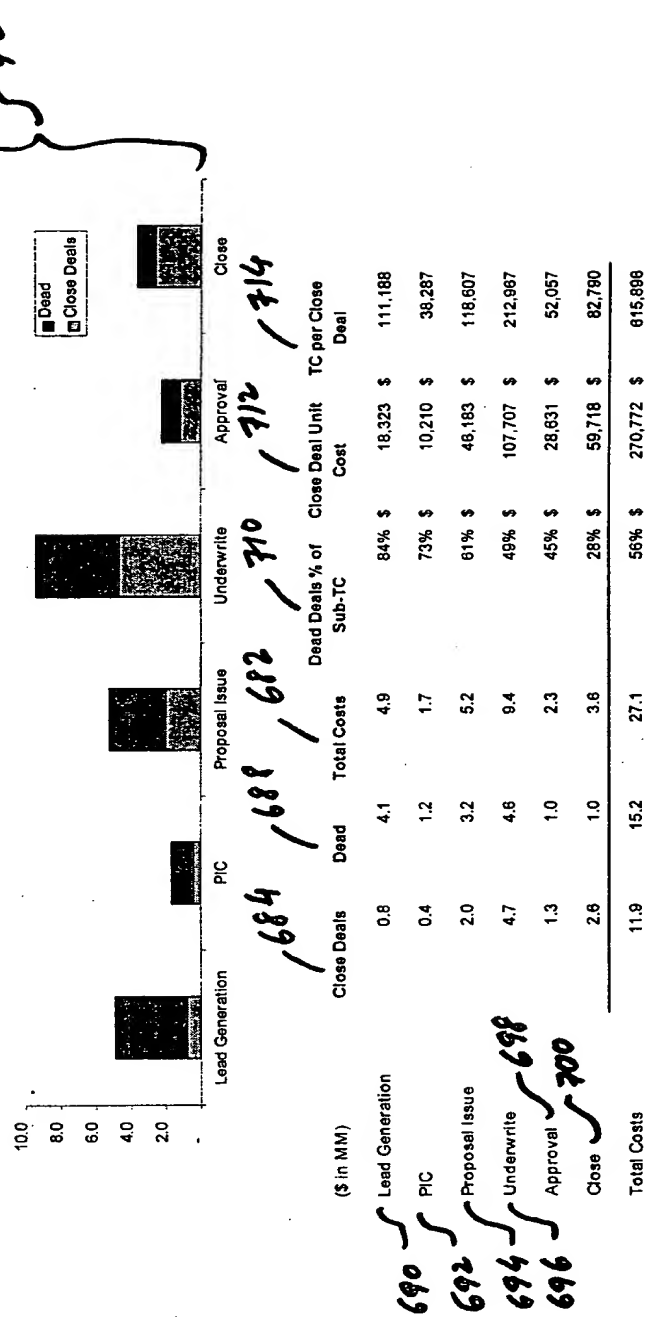


FIGURE 12

